

*Buysville*

## Early Stores Around Wasatch County:

Name of Store: *No Business District*

Location: \_\_\_\_\_

Owners: \_\_\_\_\_

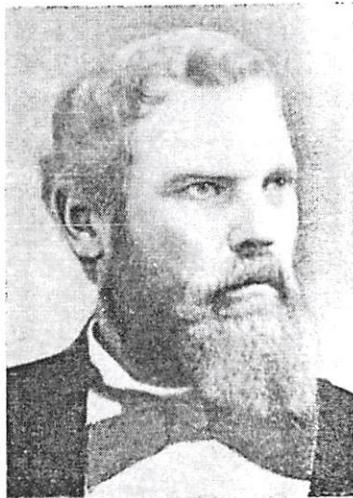
Time in operation: \_\_\_\_\_

Merchandise: \_\_\_\_\_

Picture of Bldg:



Edward Buys



Edward Buys

3-6-2003 rrgmd

## CHAPTER X

## BUSINESS

Initial attempts to establish businesses in Wasatch County were necessarily sporadic. It could hardly have been otherwise since none of the original settlers had the capital to open a business; and a medium of exchange except for a few barterable articles, was not available. This chapter will, in tracing the beginning of business in the county, account the various ways in which sufficient capital to carry on business was raised.

Early attempts at merchandising were sponsored by men outside Wasatch County. Alex Wilkens, from Provo, first offered goods for sale on his ranch in the lower end of the valley in the summer and fall of 1861. Charles Shelton, later the county clerk, lived on the ranch and sold goods for Wilkens.<sup>1</sup>

John Crook describes the nature of transactions in those days:

I well remember loading a big spring calf in my wagon one afternoon in the fall of 1861 and going to market. My wife, who went along to make the purchase of goods, returned with a small bundle of dry goods that you might crowd in your pocket. Dainties such as tea, coffee, sugar, etc., had to be dispensed with by the poorer class of people in those days. In fact we were all in about the same rank at that time. Our clothing was mostly in rags, we had been using old wagon covers and sacks made into clothing to cover our nakedness. We were glad to get something new for a change.<sup>2</sup>

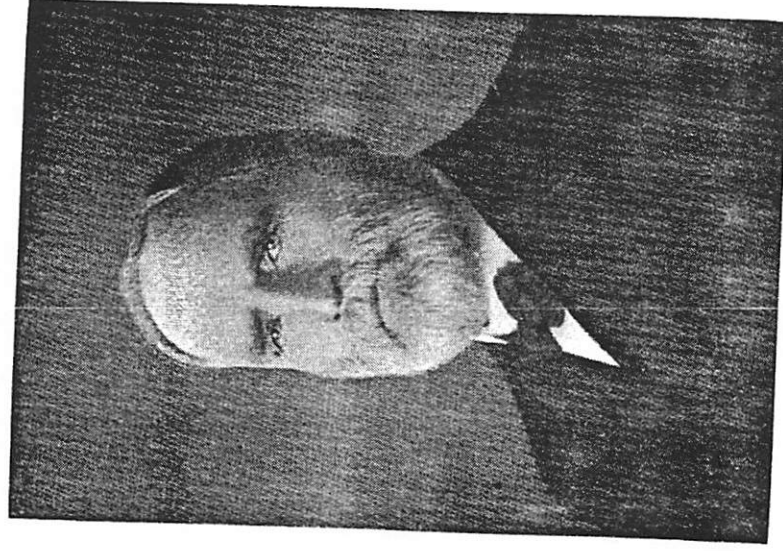
Log cabins also housed other early businesses. Andrew J. Ross offered goods for sale in a cabin on Jesse

Crook, "History of Wasatch County," *Wasatch Wave*, December 14, 1889.  
*Ibid.*

## BUSINESS

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Bond's lot in Heber, and was followed by Snyder and Company from Wanship, who used William Davidson's cabin. William Jennings of Salt Lake City took over the



Mark Jeffs

trade when Snyder and Company withdrew a year or two later. He hired John Davis as his clerk. Finally John Witt of Heber began merchandising in much the same manner.

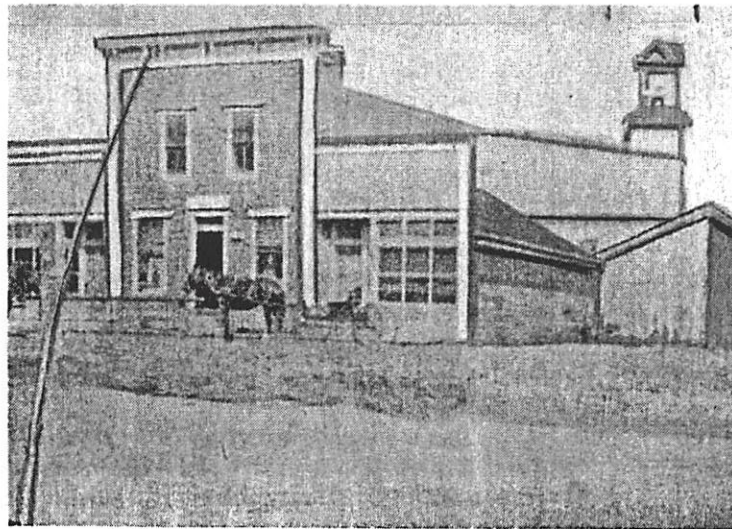


All of these attempts were made in a three-year period and all of them were fruitless. No one had any money. The stock of goods in the log cabin trade was small and had to be hauled many miles to Heber.

The event that was to change this picture was the stagecoach contract. In 1862 Ben Holliday took over the stagecoach route and government mail contract between St. Joseph, Missouri, and Sacramento, California.<sup>3</sup> Salt Lake City was the center of the route and the hub for the branch lines that extended to the towns and mining camps of Southern Utah, Idaho, Nevada, and Montana.

Every ten or twelve miles along the route were stations where hay and grain were kept to supply the changes of horse and mule teams for the stagecoach.

<sup>3</sup>Neff, *op. cit.*, p. 734.

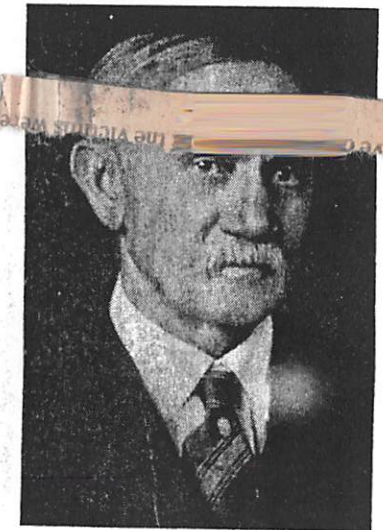


Charleston Coop.

In 1863, John W. Witt of Heber was given a contract to supply oats to the stations as far east as Green River. Under this contract, companies of men with teams and



Nymphus Murdock



Frederick O. Buell

wagons periodically set out from Heber to supply stations. There was work for everyone with a wagon. According to John Crook:

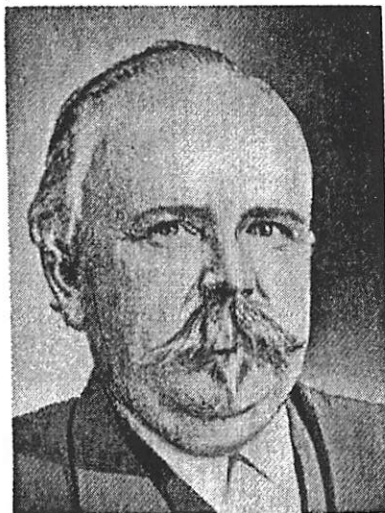
This was the beginning of good times for Heber. Plenty of money rolled in. Grain kept raising until it reached \$3.00 a bushel for oats and \$5.00 for wheat. Merchandise was high also. Stoves were from \$150 to \$200 each. Sugar and nails were \$1.00 a pound. Factory and prints cost \$ .50 to \$1.00 per yard. A good wagon cost \$300 and everything else in proportion.<sup>4</sup>

<sup>4</sup>Crook, "History of Wasatch County," *Wasatch Wave*, December 14, 1889.



*Judge  
William Alexander  
Carter*

Prospects for business greatly improved with money in the community. A Judge Carter from Fort Bridger, who had the grain contract for certain stations of the



David Van Wagonen

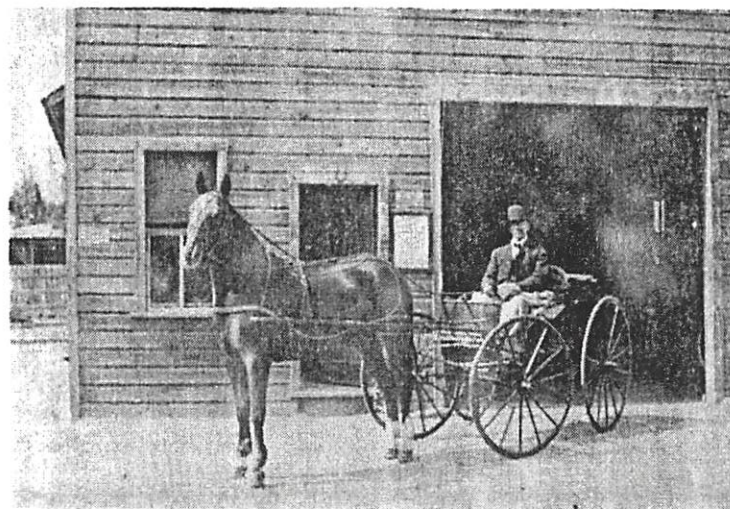
overland mail, opened a store in Phillip Smith's log cabin in Heber. His wagons brought goods and supplies into the county and carried away grain. Shortly thereafter, he erected a building to accommodate the expanding business. Louis Reggel and Jake Harris of Salt Lake City sensed the opportunity and soon were selling goods in John Galliger's log cabin on Main Street. Reggel later sold out to Harris, who continued the business for some time.<sup>5</sup>

In 1867 Abram Hatch, the new President of the Wasatch Stake, arrived from Lehi and entered the business scene. He had closed his Lehi store, loaded his goods

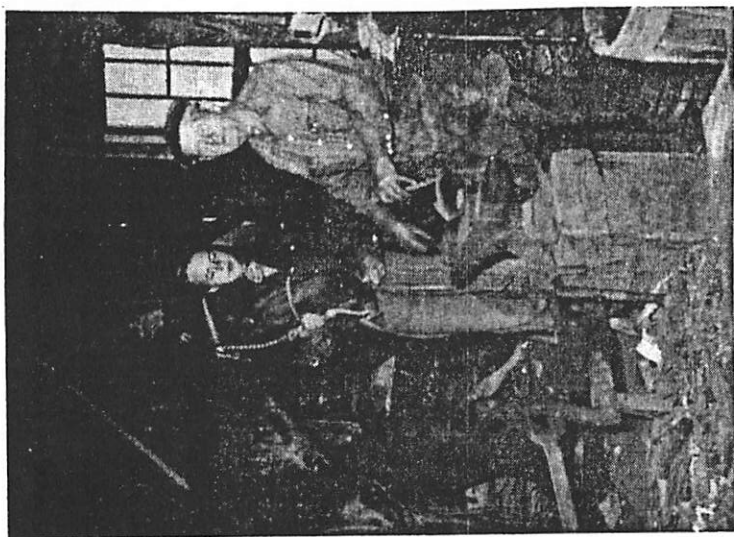
<sup>5</sup>Ibid.

into three wagons, and after an exasperating, work-filled journey over muddy winter roads, arrived in the valley <sup>1867</sup> on December 11. After searching for a location he rented a building owned by Moses Cluff. One year later he had finished his home on Main Street; and then his stock was moved to the south room of that building, which served as his store. Both his wife, Permelia and his son, Joseph, worked in the store, and Joseph soon became the manager of one of Wasatch County's first permanent business institutions.

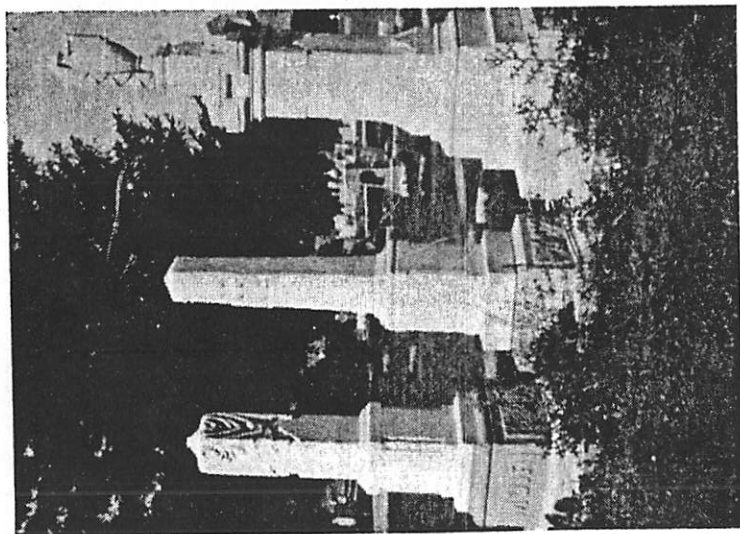
The income from raising grain for the stagecoach was seriously menaced in 1868-69 when a plague of grasshoppers ate most of the crops. Fortunately, it was also at this time that the Union Pacific railroad entered Utah; and most of the men in the county found work with their teams on the grading being done in Echo and Weber Canyons.



Wasatch Livery and Feed Stable. Built in 1892 by A. M. and James S. Murdock. Frank Carlile sitting in the buggy.



Blacksmith shop built about 1865—still in use.  
Built by Daniel Mc McMillan. Now owned by  
William Johnston.



Products of Early Marble Industry

Money from this railroad activity provided the foundation for another of the permanent businesses in the county—that of Mark Jeffs. Richard Jeffs, Mark's father, was a Mormon convert from England who came to Utah in 1862, bringing Mark with him. Their first home in Heber was a small log cabin owned by Elizabeth Carlyle and situated on her pasture lot.<sup>a</sup> It was in this cabin that Mark first began trading. His year's work on the railroad in 1868-69 enabled him to save seventy dollars, which he soon took to Salt Lake City and invested in goods such as calico, factory, sugar, and tea. Once home in Heber he set up his store in the little log cabin. The scales for weighing out sugar and tea were set in the window. Calico and factory were measured out on the

<sup>a</sup>Statement by Emma Wheritt, personal interview, 1952.



Joseph Hatch



Joseph R. Murdock



bed, and a chair served as a rude counter for tying up the articles.<sup>7</sup>

The cabin that housed his business may have been crude, but the mind that directed the trade was vigorous and keen. As business increased he bought property on Main Street. When this seemed inadequate he rented the large rock store which had previously housed Judge Carter's business. He enlarged again and again. The purchase of more property, erection of buildings, and further enlargement all prefaced the establishment of the Heber Mercantile Company in 1905 with a capital stock of fifteen thousand dollars.<sup>8</sup>

### THE COOPERATIVES

The cooperative mercantile movement in Utah, which affected the Wasatch County business scene, really began

<sup>7</sup>*Ibid.*

<sup>8</sup>*Wasatch Wave*, December 21, 1906.

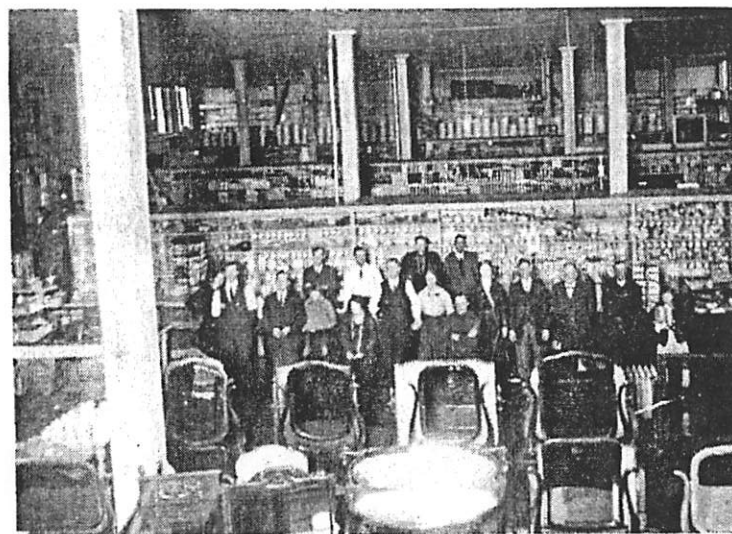


Daybell Millinery in Charleston

in Salt Lake City in 1868. High prices and less prosperous times prompted Brigham Young and prominent Mormon leaders to introduce the cooperatives in an attempt to secure social and economic justice.<sup>9</sup> As it was conceived, the plan called for any group of Church members to pool their capital to form a corporation. This corporation then issued shares of stock in a store, and those who held the shares divided the profits on the basis of the amount of stock each held.

In Wasatch County the motives for adopting the cooperative plan seemed to be a desire to organize sufficient capital for the beginning of business and its expansion.

<sup>9</sup>Neff, *op. cit.*, p. 830.



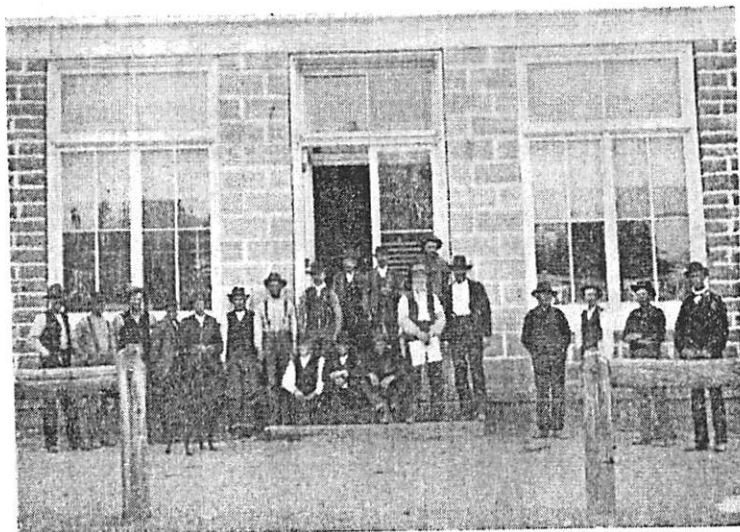
Heber Mercantile

Clerks of Heber Mercantile: E. J. Duke, Robert Duke, A. Y. Duke, Cleone Cord, Nymphus Murdock, Cora Miller, Jay Jensen, Jr., Edward McMullin, George Pyper, Lacy B. Duke, Jos. A. Rasband, manager, and Jos. E. D. Tomilson.

sion rather than a desire to alleviate hardship caused by exorbitant prices. Thus it was that Abram Hatch and John W. Witt, both merchants at the beginning of the cooperative period, pooled their stock into a larger store and called it the Heber Co-op. This business was carried on in the south room of President Hatch's home on Main Street.

Both Midway and Charleston were scenes of similar ventures. In Midway the co-op was directed by David Van Wagonen and in Charleston by Nymphas C. Murdock.

The story of the Charleston Co-op is an interesting



A. Hatch & Co.

Front of A Hatch & Co.; Standing: James McNaughton, John Bell, James Murdock, Chas. Shelton, William Brett, Thomas Clothworthy, Heber Rasband, Barney Riley, Ludwig Anderson, Joseph Hatch, Sr., Joseph Hatch, Jr., John Witt, Isaac (Babe) Cummings, Bishop Henry Clegg, Alex Fortie, Thomas Watson, Dr. Glanville. Sitting: Heber Crook, Brigham Witt, James Rasband.

and, in some details, romantic illustration of this type of mercantile trade. The store began in a large drygoods box in Nymphas C. Murdock's kitchen.<sup>10</sup> Murdock, one of the early valley settlers, and the first bishop of Charleston Ward, settled on a ranch about one and one-half miles south of the present Charleston townsite. In 1873, he and five or six neighbors formed a partnership to establish a merchandise store. The amount originally subscribed was fifty dollars' worth of grain which had to be sold before the goods with which to stock the store were purchased.<sup>11</sup> The business was carried on in the kitchen of the bishop's ranch for twelve years until 1885 when a site in the central part of Charleston was selected and here the store was built. In 1890 the Charleston Co-op was incorporated with a capital stock of ten thousand dollars divided into two thousand shares of five dollars each.

In the new locality the Charleston Co-op grew into a county institution. A creamery and lumber mill were established in connection with it. Business headquarters for the milling and creamery business were at the store, and this meant that those who logged lumber and sold milk ran accounts at the Co-op.<sup>12</sup> Even school was held in the upstairs room by Mrs. Ellen Baker, who had come from American Fork.

The store's large stock of merchandise included hardware; paint and oil; glass; wallpaper; furniture, machinery; stocks of shoes for men, women, and children; dry goods and notions; ladies' and children's dresses; men's overalls and work shirts; drugs; groceries and household goods.<sup>13</sup> In time trade grew so large that three additional sections were added to the original building.

<sup>10</sup>Edith North, "Business in Charleston," MSS, (Daughters of the Utah Pioneers Historical Collection, Heber City, 1952), p. 1.

<sup>11</sup>Wasatch Wave, December 21, 1906, p. 12.

<sup>12</sup>James Ritchie, "Charleston," MSS, (Daughters of the Utah Pioneers Historical Collection, Heber City, 1952), p. 1.

<sup>13</sup>North, *op. cit.*, p. 2.

With the advent of the railroad the Charleston Co-op weighed and shipped sugar beets to the Lehi sugar factory and hay to the Utah market. The store itself was always a ready market for the farmer's other produce such as grain, butter, and eggs.

A good deal of personal history connected with the store could even be found on the back of the sliding door of one of the large showcases. Here were carved the names dates, and romances of the clerks.

The Co-op was later sold to George W. Daybell and Sons and eventually to William H. North of Charleston. When the Deer Creek Reservoir was built many of the Charleston families had to give up their lands and homes. The railroad and highway were moved from the town and the Charleston Co-op became only a memory.

The 1870's saw the successful development of both cooperative and individual merchandising businesses. In addition to those already described many others later opened stores. These included the Lindsay Brothers, William McMillin and Henry Alexander, the Rasband Brothers, Duncan's Variety Store, F. O. Buell, Turner and Sons, Roger's Notions and Varieties, and Clegg and Son's. In 1889 the first drug store opened in Heber under the management of a Mr. Bridge.<sup>14</sup>

Advertisements in the Wasatch Wave in 1889 offer a rather nostalgic picture of business at the close of the period covered by this history. A visitor to the county, possibly a salesman (then called a drummer), could come in on the Heber and Park City Stage Line. The stage carried both freight and passengers and left Heber daily at 8:00 a.m. and Park City at 3:00 p.m. Good accommodations could be had at either the Duncan House or the Heber House, run by Mrs. Henry McMullin. Lunch at William Hannah's Heber City Bakery would be a staggering five to ten cents. A cloth salesman might call on

<sup>14</sup>Wasatch Wave, December 14, 1889.

Sadie Zitting, a professional dressmaker, or V. R. Berglin, the tailor who was offering suits made to order from eight dollars up. A little liquid refreshment could be had at either the Heber or Wasatch Saloons, which also offered pure alcohol for medicinal purposes. Traveling around the towns of the county one could find one or more general stores, blacksmith shops, or meat markets that by now had become permanently established.

Pioneer trades shared importance with merchandising in the successful establishment of the Wasatch Communities. Among the settlers were many skilled artisans who upon arrival in Utah were delegated by the Church to duties in the new towns and cities in much the same manner as were church officials.

Blacksmithing was a trade of importance and long duration. Blacksmiths shod the horses and oxen, made yokes for the teams, and repaired wagons and farm implements. In Wasatch John Davison was the first blacksmith. His shop in the Fort in Heber was equipped with tools which he himself had made from scrap iron.<sup>15</sup>

Other trades familiar to the pioneer scene were harness makers, tanners, weavers, dressmakers, cobblers, and fur trappers. Many women engaged in business also, often making and selling hats woven from the local straw or baking or cooking.

<sup>15</sup>Ethyl Johnson, "Blacksmithing in Wasatch County," MSS, (Daughters of Utah Pioneers Historical Collection, Heber City, 1952), p. 1.



*Work sheet*

## Early Stores Around Wasatch County:

Name of Store: *Center Creek*

Location: \_\_\_\_\_

Comments: \_\_\_\_\_

Operation: \_\_\_\_\_

Merchandise: \_\_\_\_\_

\_\_\_\_\_

Picture of Bldg:

*Wm Blake*

*Andrew Lindsay*

*Pride's Hall*

l as presiding elder of the  
John P. Jordan who served  
and was formed with Bishop

continued their meetings,  
until May 10, 1903, when  
a merger of the two wards.  
vote of the members, and  
combined ward. No action  
1903, when it was learned  
that it be called Daniel af-  
t Lake City, a member of  
and counselor to President

and as bishop of Daniel Ward,  
Hall was constructed dur-  
in which to hold Sunday  
instrumental in leading the  
e area from Heber City.  
residents of the area was  
ry area through Daniels  
and William S. Bethers,  
set out to survey a canal

## CENTER CREEK AND LAKE CREEK

The settlement known as Center Creek was named after a large creek flowing out of the mountains on the east side of the valley. The first settlers were drawn to the area (now part of southeast Heber City) because of the abundance of water and the rich, green meadowlands along Center Creek. Some of the early pioneers were Thomas Ross, Joseph Fawcett, Joseph Cluff, James Adams, and Jackson Smith and their families. By early 1861 there were twelve families which soon grew to twenty, and a branch of the LDS Church was organized with John Harvey as the leader.

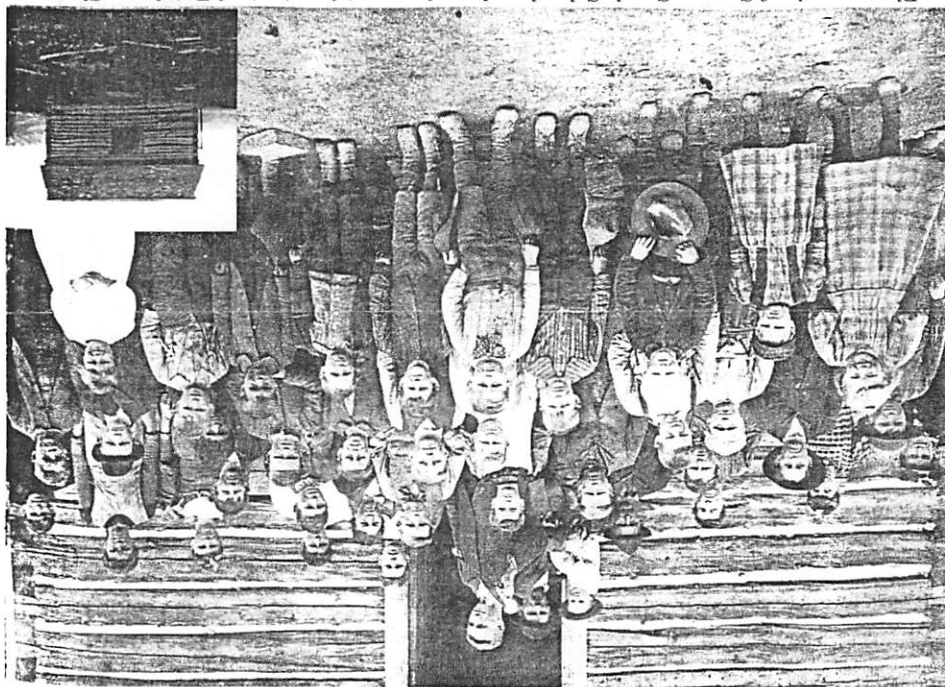
In 1866 Indian troubles forced the settlers to move closer to the main settlements near Heber City, and for more than ten years, Center Creek was uninhabited. By 1877 the Indian problems were solved, and leaders in the valley deemed it safe for those along Center Creek to return to their homes. Many of the original families had become established near Heber City and decided not to return.

The Center Ward was organized on July 15, 1877, with Benjamin Cluff as bishop and Sidney Worsley and John Harvey as counselors.

As more families moved into the area, problems developed in distributing the water from Center Creek. Six reservoirs were built in Center Creek Canyon to store water. However, this did not resolve all the water problems as some of the early settlers attempted to stop the filling of the reservoirs after the dams were constructed. Many lively meetings ensued

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Photograph of Center Creek School and students with principal Brigham Clegg. The school was torn down in 1959. DUP Files.

before a reservoir company was organized in 1879. In 1887 the Center Creek Irrigation Company was formed which combined the early water companies, and it manages the distribution of water.

"While the community of Center Creek was growing, another community about two miles north of Center began to develop. This was known as Lake Creek.<sup>26</sup> The settlement of Lake Creek began about 1877 when Robert Lindsay and his wife Sarah Ann and William Lindsay and his wife Mary moved from Heber City to a site east of Heber City near a spring. As these two families prospered in their new location, others began to take up homesteads in the area. Some of these homesteaders included Bengt Peterson, James Nash, William Murdoch Sr., William Baird Sr., and John Crook.

A sandstone quarry was developed on property owned by John Crook and Herbert Clegg. The stone from this quarry, which is still in operation today, was used to build many of the homes and businesses in Wasatch County and even in Salt Lake City. It was also used to line the graves in the cemetery.

Lake Creek settlers also had their irrigation water problems and met on May 2, 1888, to formulate plans for an irrigation company. Robert Broadhead, chairman, and Robert Clegg, secretary, helped orga-



with principal Brigham Clegg.  
DUP Files.

In 1879. In 1887 the Center  
combined the early water  
of water.

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to develop. This was known  
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east of Heber City near a  
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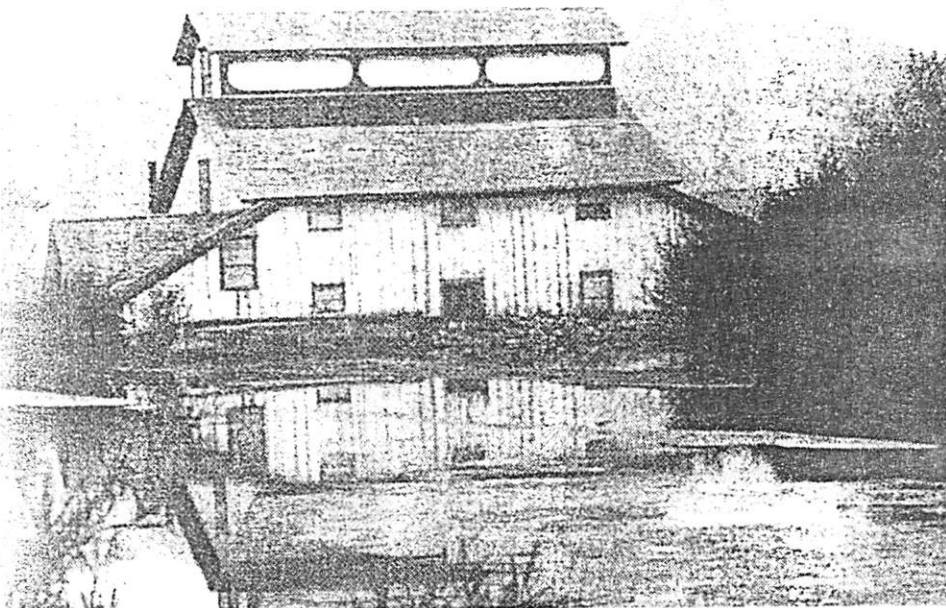
ation water problems and  
r an irrigation company.  
gg, secretary, helped orga-

size the company. Others who were involved in the company manage-  
ment were Henry Chatwin, John Lee, and Henry Clegg.

The Lake Creek settlement continued for several years with its own  
school and church organizations. Later it was assimilated into the Cen-  
ter Creek development and became part of that community.

One of the first sawmills in the valley was constructed in Center Creek  
Canyon by Henry McMullin, William M. Wall, and James Adams. A gen-  
eral store was opened by William Baxter who also operated a creamery.

In 1891 a Scotsman named Davie Pryde built a hall which was used  
for dancing, theater, weddings, school and church programs, and in later  
years, basketball. Pryde's Hall contained a kitchen along the east side  
which contained an old kitchen stove, a table, and some shelves. Two of  
the main cooks for the parties held in the hall were Mary Mair Lindsay  
and Sarah Jane Thompson Lindsay. Many of the early couples were mar-  
ried or held their receptions in this hall. "But the most important event  
was the 25th of January when all the Scots from far and near gathered to  
celebrate the birth of their favorite poet, Bobby Burns. The Ritchies from  
Charleston, O'Neils from Midway, the Lindsays, Montgomerys, Fishers,  
Turners, Murdocks, and many more gathered to sing and recite and dance.  
Barbara Dawson would dance the Highland Fling. Jim Lindsay would  
recite. Andrew Lindsay would sing 'Annie My Scotch Blue Bell' and 'Annie  
Laurie' with the group joining in the chorus. The evening would end with  
dinner and all singing 'Auld Lang Syne.'"<sup>27</sup>



Flour mill in Wasatch County. Photograph from Wasatch DUP Publication.



In 1915, when the need for a new meetinghouse was felt, the settlers purchased a chapel in Heber City that had been used as a Methodist Church and moved the building to Center Creek. Bishop Hugh W. Harvey laughingly told the members of the ward that they had worked well together in converting a whole church to the Latter-day Saint faith. In 1923 a recreation hall was added to the building, and in 1927 electric lights were installed. By 1936 the congregation had outgrown the meetinghouse and a new chapel was erected and completed in 1938.

north  
Jordan  
placed  
farms.

Th  
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built in  
stone b

# A Brief History of Center Creek

At the south end of the Heber Valley lies a beautiful area, named Center Creek by the old timers. The settlement was named by virtue of the water source being in-between Lake Creek and Daniels Creek. Wayne Cummings and Joseph Parker were two of the first settlers there by April of 1859, but by 1861, the Creek had a dozen cabins along its banks. Farms and livestock sprung up, and the creek supplied the irrigation for the area. However, due to increasing Indian trouble, these few settlers were encouraged to move in to Fort Heber for safety and protection. They lived there from 1866 until the Blackhawk War was over, in 1877.

Once the war was over, many of the original settlers came back, and several new families settled on the creek. Many of the family names are familiar: Benjamin Cluff, William Richard, Archie Sellers, Joseph Thomas, William Ryan, Harvey Cluff, George Muir, Hyrum Sweat, William Cole, James, Adams, William Pridey, Jackson Smith and others began developing the area.

Early settlers were full of faith, and worshipped God openly, and frequently. So, one of the first buildings built after the war was a 32 x 20 cabin to replace the original cabin that had served as a church. Sister Ann Harvey led the church choir here for over 20 years. A log school building was also built to house the school-aged children. One of the first teachers was George Wooten, who taught all grades and had up to 80 students at one time in that school house.

The early settlers on Center Creek worked hard, but they played hard too. Like other pioneer families, they gathered often to dance and sing together. They would typically meet at a neighbor's home, but as the community grew, it became difficult to accommodate all those who wanted to join in. In 1891, Davie Pride built a new grand hall to serve the needs of the growing community. Pride Hall became the center of activity for not only dancing and singing, but for theatricals, sporting events and weddings.

No community would be complete without a General Store. Center Creek's William Blake ran the store out of his home on the intersection of 3600 East and Center

Creek road. He would buy local dairy products, baked goods and sewn items to sell to the miners in Park City. In turn, he would then buy his inventory for the store while in Park City, and return to sell those goods to the folks in Center Creek.

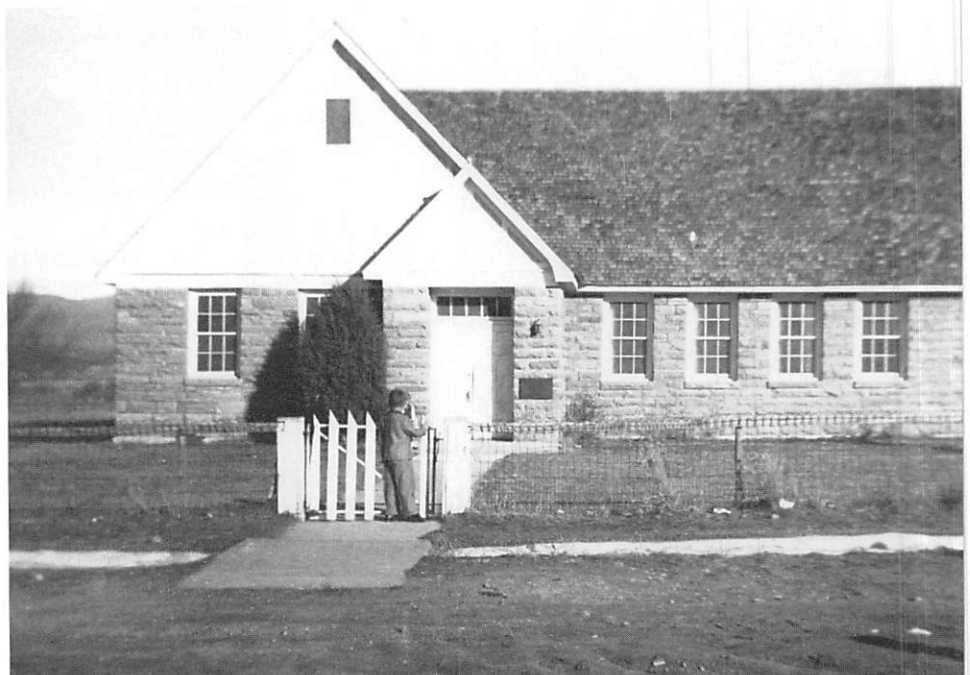
Other commerce sprouted and grew in Center Creek, including a sawmill, a creamery and a pea vinery. Henry McMullin, William M. Wall, and James Adams built the sawmill. Many of the timbers sawn from this mill can be seen in older structures of the Heber Valley. The pea vinery was on Pea Street (now known as 3600 East) and provided most of the peas for the local cannery in Heber City.

Bishop William Blake donated a small plot of his land for Center Creek's cemetery. Thirty-three souls are buried in this cemetery, which is marked and can still be seen by those who want to find it.

In 1905, responding to the growth and population on Center Creek, the old Methodist church house on the corner of 1<sup>st</sup> West and Center street in Heber City, was purchased and moved to Center Creek to become the new LDS church house. Pride Hall had been dismantled, and the residents used its wood to build the recreation hall next to the "new" church.

More families meant more children, and more children meant a new schoolhouse at the turn of the century. It was located just west of the church, in what was commonly referred to as the "Town Square". This new school served the community until the boiler blew up, rendering the building unsafe for school kids. The school district feared the building would not be a safe place for students, and began bussing them to Heber City for their education. Curt Muir fashioned a school bus out of an old truck that could hold up to 50 kids at a time.

The old schoolhouse sat vacant for several years, but its contribution to Center Creek lore was not yet complete. The church house that had been moved from downtown Heber City was fast becoming too small for the growing community. The church asked the school district about buying the sandstone that made up the school, bought the lot of it for the sum total of one dollar. The sandstone arch became part of a monument from the Daughters of the Utah Pioneers, and can still be seen outside the old courthouse in Heber City, on the corner of Center Street and Main Street. The rest of the sandstone was used to build a new church building in 1936. By 1957, that building needed to be remodeled once



The old sandstone church, built from the stone of the schoolhouse, still resides in Center Creek.



They began studying principles of money management. They organized financial goals and set up their family rules, which included the elimination of eating out in restaurants and going out to movies.

Each pay period they sat down together to map out how the money would be used. They listed the check amount at the top of the page, then listed expenses. They learned to distinguish between wants and needs, she said. "Sometimes, even the needs were postponed. Chris needed spark plugs for one of the trucks, but we didn't have the money, so we waited." They focused any additional income toward one debt. In time, as the debt was paid, they focused their resources on their next debt.

In less than two years, they paid off their vehicle debt. During this time, their first son was born, then their second. Using money they had saved for this purpose, they purchased a comfortable starter home.

"People ask how we can live in a new home on one moderate income, with two children and a third on the way. We don't buy on credit and we save for projects. "Now we're saving for a garden and improving the basement."

The ease of obtaining credit and the abundance of things is an alluring and tempting mix. Yet many people, like Craig and Paige, are trying to pay off consumer debt and to live within their means. Others struggle to know what to do.

This young couple is succeeding, said Bernard Poduska, a professor of Marriage, Family and Human Development, because they did whatever it took to cut expenses. They tightened the belt of extravagance and paid off one debt, then another. Now they maintain that financial balance and are patiently developing their future.

"Do whatever it takes to cut expenses," he said. He suggests applying the money spent on these conveniences toward one debt. When that debt is paid, apply the money funneled to that debt toward another debt. When that debt is paid, apply all the money of the first two debts toward a third debt. Continue the process until all debts are paid. He calls this process the "fold down" method.

"The family may need to sell a car and live with one car for a year," he said. "Typically, a family can save between \$500-

700 a month when you consider the cost of the car loan, insurance and gas. A debt load of \$7,000 could be paid in a year.<sup>2</sup>

With intelligent buying habits and careful management of money, bad debt can be eliminated from every budget. Once the pressure of monthly payments and over-due creditors is gone, the Holiday's can truly become enjoyable again.

Excerpts for this article are used from:

1. "Debt-Proof Living: The Complete Guide to Living Financially Free" by Mary Hunt. © 1999. Broadman & Holman Publishers.
2. "Using Goals and Budgets to Avoid the Credit Trap" by Shaun D. Stahle. LDS Church News



# 1.95%

## Cut Your Mortgage Almost in HALF!

**Be Debt-Free in 6-10 years!**  
*You could also have  
 \$1,000,000 for retirement  
 in 20 years!*

	EC CREATOR	Your Current Status	Equity Creator Plus
Total Monthly Expenditure		\$3,377.00	\$3,377.00
Total Interest Saved		\$0.00	\$106,496.02
Emergency Fund		\$0.00	\$8,430.00
John's Life Insurance		\$50,000.00	\$600,000.00
Jane's Life Insurance		\$15,000.00	\$300,000.00
Initial Monthly Retirement Savings		\$167.00	\$407.85
Total Years in Debt		29yr, 0mo	11yr, 8mo
Potential Retirement Savings at your current time in debt		\$516,907.39	\$1,811,116.49

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again to accommodate growth. A kitchen, additional meeting rooms and a recreation hall were added to the church, mostly with donated labor from the community. Many existing residents of Center Creek participated in the 1957 remodel and note that the entire community was involved in the effort, regardless of religious affiliation. This attitude was typical of Center Creek residents throughout its history, and is shared by those who reside there today.

The old sandstone church is now the residence of the author. The congregation moved west to a new and modern facility in the 1970's that is still being used by the current residents of the Center Creek area. Relics of the old pioneers dot the landscape in Center Creek. The memories, stories and experiences of earlier times whisper in the wind that blows from the east each evening. Many descendants of the early settlers have kept up original homesteads, preserving the heritage for a new generation. Some have moved back to Center Creek in the newly developed subdivisions of the area. Still others have come here for the first time, discovering anew the wonderful heritage of faith and hard work found among the residents here. One factor is consistent in the history of Center Creek; it has never stopped growing. Those who are fortunate enough to become part of Center Creek history have a blessing and a duty; blessed by the heritage of those who have gone before, and a duty to preserve that heritage in word and deed for future generations.

- Carolyn Taylor

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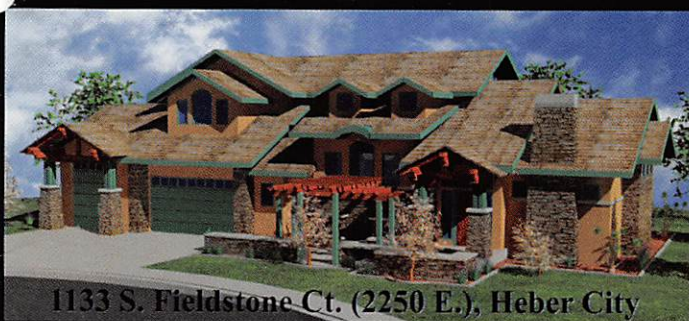
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Dec. 15<sup>th</sup> - Quick Kuts 25% off

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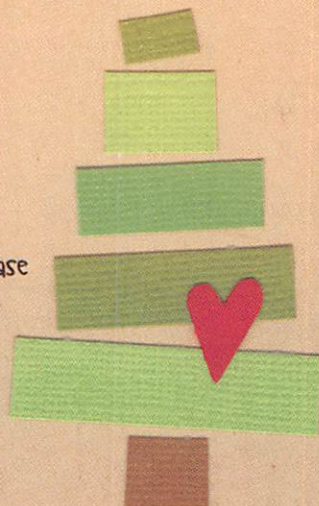
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